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# EXHIBIT A

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Honorable Gregory H. Woods,

My name is Amanda Rinfret, my dad is Paul Rinfret. I'm writing you this letter to give you a little background on me and my father's relationship.

On June 28th, 2019 when homeland security knocked on my door and sat me down to tell me what was going on I knew right then our world was going to crumble. My dad was the backbone of our family, my best friend, my brother's best friend, even my husband's best friend.

He was an amazing dad. He just wanted to make us happy and I think that's what got him into so much trouble in the end. After the market crashed in 2008 and he lost his job, he couldn't provide for the family, my mom was the provider. He always tried after that to find a decent job but he was older and had a hard time.

My husband was one of the first investors in his "trading" and truly believed in it, which made me believe in it. I know that my dad did not set up his business to deceive or steal money from anyone. It started out with family money. He was too ashamed to tell us it wasn't working out so kept on going with his lies and getting deeper in a hole. I truly believe that he wasn't trading for two years or so because he was experimenting with different strategies and algorithms to try to make this work. It clearly didn't work but he kept going deeper into that hole.

Since June 28th our family has suffered so much. That day which was also my parents' 45th anniversary, my mom moved out of their house and later divorced him. My sister still has not spoken to him. My brother lost his job from all of this and barely speaks to him. My husband doesn't speak to him and does not allow our three children (who miss their grandfather terribly) to see him. We were the closest family and it's devastating and so sad. My dad lives in the home we grew up in, which is now being foreclosed on in a few days.

I don't think sending a 71 year old man to jail for a very long time is the most effective punishment. On my 35th birthday today, [REDACTED], I am begging for a shorter jail time and to let him work. Any money he makes working will go toward retribution to people who lost money. I will work as much as I can to support my dad so he can do this. This is my 35th birthday wish.

Thank you for listening,  
Amanda

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# EXHIBIT B

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I was married to Paul Rinfret for 44 years. We meet in college and he was a smart, sensitive very hard working young man. I meet his parents who I adored and we spoke about getting married and having many children.

We had three children. Two girls and a son who Paul adored. He was a great dad who taught his children the values of a honest, hardworking life. The realization that Paul created this illusionary life of success is so hard to believe. It has destroyed our family. My son and one of my daughters refuse to speak to him. It has humiliated and caused such chaos in our lives. I had a successful business for 30 years which has been negatively effected. My son lost his job which he worked so hard to attain. Besides the devastation of losing his father, a man he so respected and loved, he is now out of work. The realization that the past couple of years have been a total lie is something none of us could have ever imagined.

Paul was so loved b so many people. He was so generous and fun loving. We are all so disappointed, shocked and hurt by all of this. I hope one day he can recover from losing everything and search his soul for answers. So very sad.

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# EXHIBIT C

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Your Honor,

I do not have the words to express how sorry I am for the grief and loss that I have caused my victims to suffer. I always believed, wrongly, that I would be able to turn what I was doing into a profitable enterprise. I do not offer excuses, I made terrible mistakes for which I have and will continue to pay. All responsibility is mine. I hate myself for the recklessness I showed.

[REDACTED], I have spent the last six months thinking and talking about what I have done and the horrible results and consequences of my actions. I can assure you that nothing like this will ever happen again.

I have failed in my duties as a husband and father to devastating effect. My son has been fired from his job in finance. His crime was to share last names with his father. He will not speak to me. One of my two daughters will not speak to me. I have not seen my five grandchildren. My wife whom I have loved for fifty two of my seventy one years has filed for divorce and because of me she has lost her home.

I hope in the near future that I can connect with the victims of my crime and apologise to them once again.

Sincerely,  
Paul A. Rinfret

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# EXHIBIT D

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**Federal Defenders  
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February 14, 2020

Honorable George H. Woods  
United States District Judge  
Southern District of New York  
500 Pearl Street  
New York, NY 10007

Re: United States v. Paul Rinfret  
19 Cr. 535 (GHW)

Dear Judge Woods,

My name is Angel Bosques Jr. I am a social worker for the Federal Defenders of New York, working alongside the legal team on Paul Rinfret's case. Throughout the pendency of this case, I have had ongoing in person meetings and phone contact with Mr. Rinfret. I write to apprise the Court about my interactions with Mr. Rinfret, as well as some of the expectations he will face in the Bureau of Prisons (BOP).

**Background**

Mr. Rinfret is a 70-year-old white man who has taken full responsibility for his actions in the instant offense. Mr. Rinfret has been sincere and remorseful in our meetings. During our sessions, he has reflected at length on the wrongness of his actions and the detrimental effect on himself, his family and his victims. His wife of 44 years has separated from him and will soon divorce him. Of Mr. Rinfret's three adult children, only one has continued to have a relationship with him. The case and his name has been in several news outlets and is easily found in internet search engine results. The town in which the Rinfret family made a life and lived in for several decades, has done several news coverage of this case. This coverage has further embarrassed his family and hurt them financially.

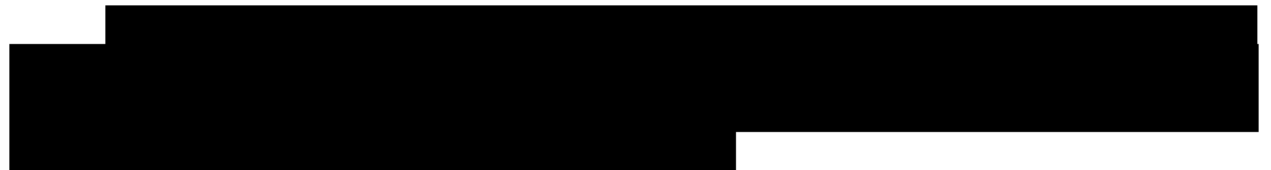
From June of last year, when he was arrested, until now, he is reminded daily of how his actions destroyed his family. He would like nothing better than to put all of this behind him and move on with his life. However, he is faced with the very real fear of not being able to make amends because he cannot predict when, if ever, the people he loves the most will be able to move forward and forgive him. He also knows

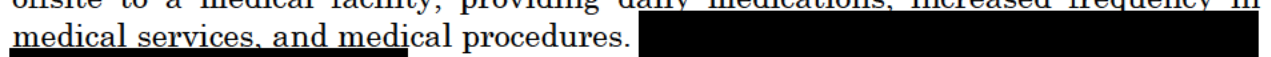


his health conditions and his advanced age will make it difficult for him to endure a long prison sentence.

### **BOP and Aging Population**

For a man who will have just turned 71 years old shortly before sentencing, Mr. Rinfret will be faced with the reality that any amount of incarceration will expedite the aging process<sup>1</sup>. Various research has been done on the effect incarceration has on accelerating the aging process. One article published in the American Journal of Public Health<sup>2</sup>, estimates that an incarcerated person's physiological age can be 10-15 years older than their chronological age. This is due to the stress of being incarcerated and having access to inadequate healthcare. Prisons are underfunded and overcrowded and as a result, healthcare is periodic and crisis-focused, with little attention to preventive care or general wellbeing.<sup>3</sup>


  
 Poorly maintained health would not only harm Mr. Rinfret, it would also lead to higher medical costs for the BOP. These higher costs have caused the BOP to increase their annual budget by 29% in only four years<sup>4</sup>. The higher costs comes from numerous issues relating to client's health such as: having clients being escorted offsite to a medical facility, providing daily medications, increased frequency in medical services, and medical procedures.


 will lead to the expenditure of resources that are not used as often when it comes to the younger clients. It is estimated that the aging population (55 years and older) in prison costs about five times as much as younger clients to incarcerate<sup>5</sup>.

Mr. Rinfret's age-related health issues will also present challenges when he enters the community as well.<sup>6</sup> He will be in need of housing, low cost medical insurance, assistance in moving around, and access to transportation to attend the

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<sup>1</sup> Office of the Inspector General. "The impact of an aging inmate population on the Federal Bureau of Prisons." (2015) p.2.

<sup>2</sup> Williams, Brie A. et al. Aging in Correctional Custody: Setting a Policy Agenda for Older Prisoner Health Care. Framing Health Matters. American Journal of Public Health (2012) p. 1477.

<sup>3</sup> Nowotny, K. M., Cepeda, A., James-Hawkins, L., & Boardman, J. D. (2016). Growing Old Behind Bars: Health Profiles of the Older Male Inmate Population in the United States. Journal of Aging and Health, 28(6), 935–956. <https://doi.org/10.1177/0898264315614007>

<sup>4</sup> Office of the Inspector General. "The impact of an aging inmate population on the Federal Bureau of Prisons." (2015) p.10.

<sup>5</sup> Williams, Brie A et al. Addressing the Aging Crisis in U.S. Criminal Justice Health Care. Journal of the American Geriatrics Society (2012) p.1150.

<sup>6</sup> Kim, K., and Bryce Peterson. "Aging behind bars." Washington, DC: Urban Institute (2014) p. 24.

various medical appointments he will have. The social work department in our office will help him with as much as we can. However, Mr. Rinfret returning to the community after a lengthy potential prison sentence will tax federal, state, and local resources.

### **Looking Towards the Future**

Mr. Rinfret has taken full responsibility for his actions and is preparing himself for the real possibility of being sentenced to a prison term. [REDACTED]

[REDACTED] connected with his crime and its impact on his victims and his family. He wants an opportunity to atone for his actions that caused a tremendous amount of hurt and pain and hopes to be able to work in the future in order to make some financial compensation to his victims. The sentence that defense council is asking for will allow Mr. Rinfret that opportunity.

Respectfully submitted,

/s/

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